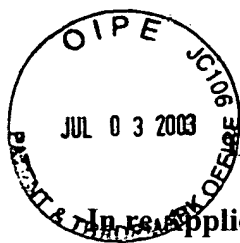


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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:

Johan Renes et al.

Serial No.: 09/981,213

Filed: October 17, 2001

For: INSURANCE FOR CESSATION OF  
PERSONAL CONTRACT

Confirmation No.: 5776

Examiner: to be assigned

Group Art Unit: 2131

Attorney Docket No.: 9927-5117US

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CERTIFICATE OF MAILING

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
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Sir:

In compliance with the duty to disclose information material to patentability pursuant to 37 C.F.R. § 1.56, it is respectfully requested that this Information Disclosure Statement be entered and the documents listed on attached Form PTO-1449 or PTO/SB/08 be considered by the Examiner and made of record. Copies of the listed documents are enclosed pursuant to 37 C.F.R. § 1.98(a).

In accordance with 37 C.F.R. § 1.97(g) and (h), filing of this Information Disclosure Statement is not to be construed as a representation that a search has been made or an admission that the information cited herein is, or is considered to be, material to patentability as defined in

**Serial No. «Patent Application No»**

37 C.F.R. § 1.56(b). Further, no representation is made by Applicants herein that no other possible material information as defined in 37 C.F.R. § 1.56(b) exists.

| <u>U.S. Patent Documents</u> |                         |                 |
|------------------------------|-------------------------|-----------------|
| <u>U.S. Patent No.</u>       | <u>Publication Date</u> | <u>Patentee</u> |
| US - 6,272,471 B1            | 08-27-2001              | Segal           |
| US - 6,128,598               | 10-03-2000              | Walker et al.   |
| US - 5,884,274               | 03-16-1999              | Walker et al.   |
| US - 2001/0027389 A1         | 10-04-2001              | Beverina et al. |
| US - 2001/0027388 A1         | 10-04-2001              | Beverina et al. |
| US - 2003/0120521            | 06-26-2003              | Sherman et al.  |
| US - 6,561,903 B1            | 05-13-2003              | Walker et al.   |

Other Documents

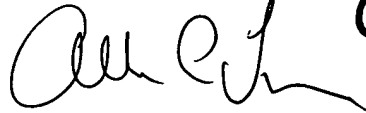
S. CHANDRA, "Protecting Ideas in the Insurance Business", New Yorks Times, (NYC, NY, US June 30, 2003)

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Serial No. «Patent Application No»

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits; therefore, no fee is due.

Respectfully submitted,



Allen C. Turner

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Date: July 1, 2003

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Substitute for form 1449A/PTO

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(use as many sheets as necessary)

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| Sheet | 1 of 2 |
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*Complete if Known*

|                        |                  |
|------------------------|------------------|
| Application Number     | 09/981,213       |
| Filing Date            | October 17, 2001 |
| First Named Inventor   | Renes et al.     |
| Group Art Unit         | 2161             |
| Examiner Name          | To be assigned   |
| Attorney Docket Number | 9927-5117US      |

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## U.S. PATENT DOCUMENTS

| Examiner<br>Initials * | Cite<br>No. <sup>1</sup> | Document Number                            | Publication Date<br>MM-DD-YYYY | Name of Patentee or Applicant of<br>Cited Document | Pages, Columns, Lines, Where Relevant<br>Passages or Relevant<br>Figures Appear |
|------------------------|--------------------------|--|--------------------------------|--|---|
|                        |                          | Number - Kind Code <sup>2</sup> (if known) |                                |  |   |
|                        |                          | US-6,272,471 B1                            | 08-27-2001                     | Segal  |   |
|                        |                          | US- 6,128,598                              | 10-03-2000                     | Walker et al.                                      |   |
|                        |                          | US- 5,884,274                              | 03-16-1999                     | Walker et al.                                      |   |
|                        |                          | US- 2001/0027389 A1                        | 10-04-2001                     | Beverina et al.                                    |   |
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## FOREIGN PATENT DOCUMENTS

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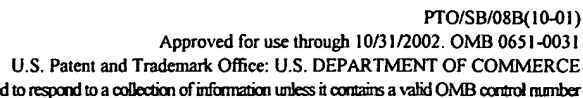
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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|   |   |    |   | Application Number       | 09/981,213       |
|   |   |    |   | Filing Date              | October 17, 2001 |
|   |   |    |   | First Named Inventor     | Renes et al.     |
|   |   |    |   | Group Art Unit           | 2161             |
|   |   |    |   | Examiner Name            | To be assigned   |
| Sheet   | 1 | of | 2 | Attorney Docket Number   | 9927-5117US      |

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|                       |  |                    |  |
|-----------------------|--|--------------------|--|
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